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OCT 23 2006

PATENT
5681-20500/P7886

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.: 10/654,733

Filed: September 4, 2003

Inventor:

Emrys J. Williams

**Title: Method and Apparatus
Having Multiple Identifiers
for Use in Making
Transactions**

Examiner: Agwumezie, Charles C

Group/Art Unit: 3621

Atty. Dkt. No: 5681-20500

I hereby certify that this correspondence is being facsimile transmitted to the U.S. Patent and Trademark Office (Fax No. (571) 273-8300), on the date indicated below.

Robert C. Kowert

Printed Name

Signature _____ Oct 1997

October 23, 2006

Date _____

RESPONSE TO OFFICE ACTION OF JULY 24, 2006

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

This paper is submitted in response to the Office Action of July 24, 2006, to further highlight why the application is in condition for allowance.

Please amend the case as listed below.

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